

### **REMARKS**

The present Amendment and Response is believed to be fully responsive to the final Office Action dated May 21, 2008. The present Amendment and Response to Office Action is being filed in conjunction with a Request for Continued Examination (RCE) and the appropriate fee. Claims 1-53 have been examined and are rejected. Attorney for the Assignee respectfully requests reconsideration of the application in view of the accompanying amendments and remarks. The present amendment amends independent Claims 1, 13, 28, and 41, and dependent Claims 2-3, 5, 8-11, 18, 26, 30-31, 38-39, 45, and 52, to clarify the scope of the claimed inventions. Reconsideration of the application in view of the present amendment and following remarks is respectfully requested.

### **Claim Rejections under 35 U.S.C. § 103**

Claims 1-9, 13-15, 17-19, 22-37, and 41-50 were rejected under 35 U.S.C. 103(a) as being unpatentable over Templeton, et al., U.S. Patent No. 5,679,940 (“’940 Patent”), in view of Templeton, et al., U.S. Publication No. 2003/0130919 (“*Templeton*”), and Melchior, et al., U.S. Publication No. 2002/0178021 (“*Melchior*”). Additionally, Claims 10-12, 16, 20, 21, 38-40, and 51-53 were rejected under 35 U.S.C. 103(a) as being unpatentable over the ‘940 Patent, in view of *Templeton* and *Melchior*, and in further view of Nichols, et al., U.S. Publication No. 2002/0088849 (“*Nichols*”).

By the present amendment, independent Claims 1, 13, 28, and 41 have been amended in order to clarify the scope of the claimed invention of independent Claims 1, 13, 28, and 41. Specifically, independent Claim 1 has been amended to recite “a risk assessment component ... that obtains additional merchant parameters” and “selects, based at least in part on the additional merchant parameters, one or more of a plurality of risk assessment engines to evaluate the transmitted transaction information” (Underlining supplied). Independent Claims 13, 28, and 41 have been amended in a similar manner. Support for these amendments may be found at least in paragraphs [0039] and [0050] of the Specification and in Figure 2. For example, paragraph [0039] states in part:

[0039] Moreover, the risk system **150** further comprises a risk engine **152** that evaluates the risk assessment of the financial transaction based on the financial transaction details **142** or transaction data transferred from the interface **146**, the internal database **156**, and the external database **160**. The risk scoring engine **154** may determine a risk score at the request of the non-cash payment acceptance service **110** and returns the risk score indicative of a probable risk assessment of the financial transaction. Advantageously, the risk scoring engine **154** may comprise a plurality of risk scoring engines **172a**, **172b**, **172c**, etc., wherein each risk engine is adapted to address a plurality of possible financial transactions or transaction variables in a manner so as to permit improved accuracy in determining the risk score ...

Additionally, paragraph [0050] states in part:

[0050] ... The merchant parameters may include preference thresholds or classifications for determining low, moderate, and high risk assessment values. The merchant parameters may further include preferred risk engines, internal databases, and external databases to be used when evaluating risk for a particular financial transaction ...

In marked contrast to the claimed invention, neither the *'940 Patent*, *Templeton*, *Melchior*, nor *Nichols*, either taken alone or in combination, disclose, teach or suggest the element of selecting a risk assessment engine based at least in part on obtained or accessed additional merchant parameters. More specifically, as recognized by the final Office Action, the *'940 Patent* does not teach or suggest obtaining additional merchant parameters. Accordingly,

the '940 Patent does not teach or suggest selecting a risk assessment engine based at least in part on the obtained additional merchant parameters.

*Templeton* also fails to teach or suggest these features. While the *Templeton* reference does relate to a system that obtains additional merchant parameters (See *Templeton* at paragraph [0091]), there is no indication in *Templeton* of selecting a risk assessment or risk scoring engine based at least in part on the obtained additional merchant parameters. Similarly, *Melchior* fails to teach or suggest selecting a risk assessment engine based at least in part on obtained additional merchant parameters. There is no teaching or suggestion in *Melchior* of selecting a risk assessment engine, much less selecting a risk assessment engine based at least in part on additional merchant parameters. Moreover, the *Nichols* reference also fails to teach or suggest these features.

As a result of selecting a risk assessment engine or group of risk assessment engines, improved accuracy in determining a risk score may be achieved (See, for example, Specification at paragraph [0039]). In example embodiments of the invention, a merchant may utilize merchant parameters to specify which risk assessment engines are utilized to analyze a transaction. In this regard, the accuracy of the risk score determination may be controlled by the merchant as desired in certain embodiments of the invention.

For at least these reasons, it is respectfully asserted that amended independent Claims 1, 13, 28, and 41 are allowable over the '970 Patent, *Templeton*, *Melchior*, and *Nichols*, either taken alone or in any combination thereof. Therefore, it is respectfully contended that the amended independent claims are in condition for allowance.

Additionally, it is respectfully submitted that dependent Claims 2-12, 14-27, 29-40, and 42-53 are allowable as a matter of law as depending from an allowable base claim, notwithstanding their independent recitation of patentable features. Accordingly, it is respectfully asserted that all of the pending claims of the application are in condition for allowance and prompt allowance of the same is requested.

**CONCLUSION**

The Applicants believe that each matter raised by the Office Action has been responded to. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or fees for addition of claims are required in this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

If there are any issues which can be resolved by teleconference or an Examiner's Amendment, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,



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Date: **August 21, 2008**  
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Attorney Docket No.: **34250-0838**